

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS # 1 of 1

Raphael Manuel Jr.
313 S. Willow St.
Glenwood, IL 60425-1825
Account No. XXXXX [REDACTED]

I certify that U.S. Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 08/11/11.

On or about 01/06/04, the borrower executed a promissory note to secure a Direct Consolidation loan from the U.S. Department of Education. This loan was disbursed for \$18,810.47 on 02/02/04, at 4.25 percent interest per annum. The loan was made by the Department under the William D. Ford Federal Direct Loan Program under Title IV, Part D of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087a et seq. (34 C.F.R. Part 685). The Department demanded payment according to the terms of the note, and the borrower defaulted on the obligation on 10/18/05. Pursuant to 34 C.F.R. § 685.202(b), a total of \$435.44 in unpaid interest was capitalized and added to the principal balance.

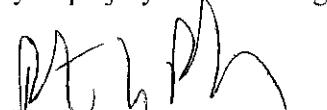
The Department has credited a total of \$10,182.54 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the borrower now owes the United States the following:

Principal:	\$13,535.99
Interest:	\$1,482.25
Total debt as of 08/11/11:	\$15,018.24

Interest accrues on the principal shown here at the rate of \$1.58 per day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 8/25/11



Peter La Roche
Loan Analyst
Litigation Support

Peter La Roche
Loan Analyst

EXHIBIT B